



## Housing Community Recovery Task Force Work Plan Recommendations

Great Neighborhoods Committee  
September 23, 2020



## HOUSING TASK FORCE WORK PLAN

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The Task Force adopted a work plan on May 7, 2020. The work plan consists of seven key categories. Each category was lead by Sector Task Force Members, based on their area of expertise.

1. Increasing the Supply of Affordable Housing
2. Financial Assistance
3. Evictions
4. Regulatory and Legislative Issues
5. Homelessness and Supportive Services
6. General



## INCREASE THE SUPPLY OF AFFORDABLE HOUSING



## TASK 1: INCREASE SUPPLY AFFORDABLE HOUSING

### Sector Task Force Members

- Lee Cochran, Laurel Street Residential
  - Fred Dodson, Charlotte-Mecklenburg Housing Partnership
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- **1.a.** - Continue to build and preserve affordable housing
  - **1.b.** - Evaluate the use of the *Housing Charlotte* Framework and the Housing Trust Fund dollars (HTF) and plan for the execution of the 2020 Housing Bonds
  - **1.c.** - Apply lessons learned from the last recession, and create programs to assist affordable housing developers
  - **1.d.** - Advocate for federal and state amendments, including working with the North Carolina Housing Finance Agency to ensure that they make changes that support developers during the coming years



## TASK 1: INCREASE SUPPLY AFFORDABLE HOUSING

### Important Principles and Background

- Affordable housing developments should continue to include high-quality, mixed-income communities built to market-rate standards
- City's 2018 *Housing Charlotte* Framework is still relevant and important
- Recommendations included are limited to use of the remaining funds from the 2018 Housing Bonds and the \$50 million of potential proceeds from 2020 Housing Bonds
- Lessons learned from the last recession (*Task 1.c.*) are applicable across all of the recommendations



## TASK 1: INCREASE SUPPLY AFFORDABLE HOUSING

- ✓ **1.a.** – Continue to build and preserve affordable housing (**Ongoing**)
- Desired Outcome: New and preserved Affordable Housing opportunities

### STATUS

- ✓ April 27, 2020 - City Council approved 1,155 new affordable housing units and 194 shelter beds
- ✓ **June 2, 2020 - Housing Task Force approved recommendations**
- ✓ September 14, 2020 - City Council approved the preservation of Lake Mist Apartments, a 144-unit NOAH community



## TASK 1: INCREASE SUPPLY AFFORDABLE HOUSING

- **1.b.** Evaluate the use of the Housing Trust Fund (HTF) dollars and plan for the execution of the 2020 Housing Bonds
  - Desired Outcome: Develop HTF guidelines that are responsive to changing market needs

### RECOMMENDATIONS (*Updates the Housing Charlotte Framework*)

- New construction of affordable rental housing, including supportive housing (60%)
- New construction of affordable for-sale housing (10%)
- Rehabilitate and preserve affordable rental housing, including NOAH's and supportive housing (30%)
- Reevaluate allocation targets after each RFP round based on demand
- Issue RFPs Twice a Year
- Rolling RFPs for NOAH's
- Delay 2020 2<sup>nd</sup> Round RFP



## TASK 1: INCREASE SUPPLY AFFORDABLE HOUSING

### 1.b. – RECOMMENDATIONS (*continued*)

#### **Affordable Rental Housing**

- Each development must include at least 20% of units at 30% AMI and include housing at mixed-income AMI levels
- Raise the HTF subsidy cap per unit and tie the subsidy cap to location and average AMI served to provide incentives for the equitable spread of affordable housing and to provide housing at AMI levels that are most needed
  - Higher HTF subsidy cap per unit in high opportunity areas

#### • **Affordable For-Sale Housing**

- Must include a minimum of 20% of homes at 60% AMI to be eligible for HTF with HTF investment per unit based on average AMI served
- Land acquisition including for a community land trust should be considered
- Homes must have a minimum 15-year deed restriction



## TASK 1: INCREASE SUPPLY AFFORDABLE HOUSING

- **1.c.** Apply lessons learned from the last recession, and create programs to assist affordable housing developers
  - Desired Outcome: Informed recommendations to increase the supply of affordable housing

### RECOMMENDATIONS (*Updates the Housing Charlotte Framework*)

- Package of additional benefits to automatically pair with a HTF funded development
  - Tax Increment Grant (model for Mecklenburg County)
  - Elimination or reduction of water and sewer capacity and connection fees
  - Elimination or reduction of permit fees (model for Mecklenburg County)
- Continue to utilize adopted *Guidelines for the Evaluation and Disposition of City Owned Land for Affordable Housing*
  - Provide model to Mecklenburg County and CMS



## TASK 1: INCREASE SUPPLY AFFORDABLE HOUSING

- **1.d.** Advocate for federal and state amendments, including working with the North Carolina Housing Finance Agency to ensure that they make changes that support developers during the coming years
  - Desired Outcome: Increased/improved affordable housing development incentives and tools; revised Qualified Allocation Plan that reflects the affordable housing environment as a result of COVID-19

### RECOMMENDATIONS (*Updates the Housing Charlotte Framework*)

- Federal and State Advocacy
  - Federal - Fix the 4% Tax-credit
  - State - Additional credits to fully fund 2019 and 2020 tax-credit awards and advocate for a new State Tax-credit
  - *These items were reviewed by Committee at the September 16<sup>th</sup> meeting*



## FINANCIAL ASSISTANCE



## TASK 2 - FINANCIAL ASSISTANCE

### Sector Task Force Members

- Kathy Cummings, Bank of America
  - Deronda Metz, Salvation Army Center of Hope
  - Connie Staudinger, Horizon Development (CMHP)
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- **2.a.** - Examine local support to plug the gaps of federal and unemployment programs
  - **2.b.** - Work with local financial experts, such as lending institutions, to understand economic forecasts and the impact of the pandemic over the next year
  - **2.c.** - Explore providing financial assistance to owners of single-family and multi-family property owners to prevent foreclosure of these properties



## TASK 2 - FINANCIAL ASSISTANCE

### Important Principles and Background

- The Financial Assistance should include assistance for the most vulnerable population, as well as single-family and multi-family property owners
- Consideration is given to continuing the mission of economic mobility
- Near-term: Needs are in the rental assistance space
- Longer-term: Continued hardship for mortgage holders
- Ensure recommendations/assistance is:
  - Consistent with actions currently taken by the City and designed to leverage financial assistance and actions from other community partners
  - Coupled with supportive services/workforce development resources where necessary
  - Widely marketed (i.e.: print, social and television media outlets)



## TASK 2 – FINANCIAL ASSISTANCE

- ✓ **2.a.** – Examine local support to plug the gaps of federal and unemployment programs
- ✓ **2.b.** – Work with local financial experts, such as lending institutions, to understand economic forecasts and the impact of the pandemic over the next year
  - Desired Outcome: Informed financial assistance recommendations

**Completed by Task Force - NO RECOMMENDATIONS NEEDED**



## TASK 2 – FINANCIAL ASSISTANCE

- **2.c.** - Explore providing financial assistance to prevent foreclosure of single-family and multi-family properties
  - Desired Outcome: Identify ways/funding to assist homeowners, and private sector landlords who are providing affordable housing, to prevent foreclosure and additional homelessness

### RECOMMENDATIONS

- Expand the Charlotte-Mecklenburg COVID-19 collaborative:
  - City of Charlotte and the Housing Recovery Taskforce
  - Mecklenburg County and the Mecklenburg County Continuum of Care,
  - Housing Partnership
  - Salvation Army
  - Foundation for the Carolinas
  - United Way
- Organizations providing services using COVID-19 related funding should perform holistic customer intake to help ensure they are connected to community resources based on unique household needs



## TASK 2 – FINANCIAL ASSISTANCE

### 2.c. - RECOMMENDATIONS (*continued*)

- Build on existing infrastructure of CMHP's Emergency Rental and Mortgage assistance programs and support expansion of temporary staffing where needed
- To avoid duplication of subsidy allocation and assist the maximum amount of clients impacted by COVID-19, service providers should be required to use data sharing platforms such as HMIS
- City should explore the possibility of providing a pro-rated tax reimbursement for rental properties serving households earning <80% and below of AMI
- Landlords who accept CARES Act funding should agree to not discriminate against the tenant qualifying for the city's rent relief program. This request should take into consideration any potential unintended consequences that could create housing insecurity for the applicant





# EVICCTIONS



## TASK 3 - EVICTIONS

### Sector Task Force Members

- Kim Graham, Greater Charlotte Apartment Association
- **3.a.** - Work with the courts to identify if eviction filings are still occurring
- **3.b.** - Determine what the scale of eviction hearings will be when the courts reopen
- **3.c.** - Work with the courts to improve evictions processes



## TASK 3 – EVICTIONS

- ✓ **3.a.** – Work with courts to identify if eviction filings are still occurring
- ✓ **3.b.** – Determine what the scale of evictions hearings will be when the courts reopen
  - Desired Outcome: More informed Task Force and Partners

**Completed by Task Force - NO RECOMMENDATIONS NEEDED**



## TASK 3 – EVICTIONS

- **3.c.** – Work with the Courts to improve the evictions processes
  - Desired Outcomes: a) Reduction in involuntary and preventable evictions
  - b) Greater efficiencies and reduce costs for all parties

### RECOMMENDATION

- a) Additional resources allocated for the City's Dispute Settlement Program to increase staff, buildout marketing campaign, recruit/train additional volunteers, engage an evaluation specialist to assess effectiveness of the program and add a component for Commercial tenant/landlord mediation.
- b) City Council to advocate State Legislature to add *NC State Statute 42-36.1B. Post-judgment relief agreements* proposed legislation to its legislative agenda to provide greater protections for tenants who experience an eviction with money judgment to remove the judgment from their records once the judgment is satisfied.



## TASK 3 – EVICTIONS

Studies have shown that ex-offenders who live with family members post-release can cause the entire household to be evicted simply because of their history as an ex-offender (nature of the crime notwithstanding). HUD issued guidance in 2016 requiring rental owners to evaluate ex-offenders on a case by case basis and not apply a “blanket” rejection practice.

### RECOMMENDATION

- Allocation of resources for widespread training for rental property owners to understand how to evaluate ex-offender applicants to reduce rejection rates. A robust campaign to educate the community about this issue.



## LEGISLATIVE AND REGULATORY TOOLS



## TASK 4 – LEGISLATIVE AND REGULATORY TOOL

### Sector Task Force Members

- Anthony Lindsey, Coldwell Banker, North Carolina Real Estate Commission
- **4.a.** - Evaluate the use of zoning and development policies, including Accessory Dwelling Units (ADUs) Container Homes, Tiny Homes, Source of Income Discrimination
- **4.b.** - Address City required building fees
- **4.c.** - Add language to the City's Fair Housing ordinance by adding "Source of Income" to any listing of protected classes throughout Chapter 12, Article V.



## TASK 4 – LEGISLATIVE AND REGULATORY TOOL

### Identified Focus Areas

1. New Housing Ordinances and Legislation
  - Source of Income Discrimination
  - Housing Re-Entry for Criminal Backgrounds
2. Zoning Ordinance Accommodations
3. Development Fees and Approval Procedures
4. Housing Policy Actualization



## TASK 4 – LEGISLATIVE AND REGULATORY TOOL

### RECOMMENDATIONS

#### Focus Area 1: New Ordinances & Legislation

##### **Source of Income Discrimination**

- Seek legislative authority from the State to include Source of Income Discrimination legislation in the City of Charlotte Code of Ordinances, and make it an ongoing legislative priority for the City.

##### **Housing Reentry**

- Seek legislative authority from the State to include Equitable Access To Rental Housing legislation in the City of Charlotte Code of Ordinances, and make it an ongoing legislative priority for the City.



## TASK 4 – LEGISLATIVE AND REGULATORY TOOL

### RECOMMENDATIONS

#### Focus Area 2: Zoning Ordinance Accommodations

- Perform a research study to identify and recommend changes to existing zoning and other regulations necessary to allow and promote construction of non-traditional dwelling units while maintaining an appropriate minimum public safety standard for such units.
- Perform a review of the Zoning Ordinance to identify provisions that currently in some way constrain the construction of already allowed Boarding Houses, Commercial Rooming Houses, Duplex, Triplex, Quadruplex and other “Missing Middle Housing” type structures throughout the city.
- Adopt changes to the Zoning Ordinance to permit use of the Transit Oriented Development (TOD) Districts on high traffic bus routes along major streets, avenues and boulevards which serve under-developed, revitalizing and economically distressed communities that are unlikely to have Rapid Bus, Light Rail, Street Car or Commuter Rail lines.



## TASK 4 – LEGISLATIVE AND REGULATORY TOOL

### RECOMMENDATIONS

#### Focus Area 3: Development Fees and Approval Procedures

- Implement a fee reduction of at least 50% on all Plan Review/Approval and Permit fees for small projects (5-20 units) which include at least 30% of units targeting 80% AMI and below.
- Examine the Project Approval process with the aim to implement a short cut (Express Lane) approval process, including rezonings, for Affordable Housing Projects to not only speed up the process, but also reduce the number of steps required for approval.



## TASK 4 – LEGISLATIVE AND REGULATORY TOOL

### RECOMMENDATIONS

#### Focus Area 4: Housing Policy Actualization

- Develop on-going training and education program that provides varying levels of detail about City sponsored Housing related programs, projects, and how-to aspects for accessing the tools offered by the City.
- Set-aside an annual allocation (at least \$5 million initially) to support funding of small housing projects (5-20 units), creative alternative housing projects, and programs responding to emerging housing needs.

### RECOMMENDATIONS

#### Focus Area 4: Housing Policy Actualization (*continued*)

- Implement an Affordable ADU Housing Program in partnership with a private and a non-profit entity with experience in affordable housing rental and wrap around services to manage permitting, financing, construction and tenant management and:
  - Set up the program to provide a financing loan for construction, and the unit would be leased from the homeowner by the entity, and,
  - Supplement the program to support 80% AMI and below homeowners living in lower-income, rapidly gentrifying areas, and High Opportunity areas of the city to support upward economic mobility for both tenant and owner.



## HOMELESSNESS AND SUPPORTIVE SERVICES





## TASK 5 – HOMELESSNESS & SUPPORTIVE SERVICES

### Sector Task Force Members

- Deronda Metz, Salvation Army Center of Hope
- **5.a.** - Work with the lead agency (Mecklenburg County), and other homeless services providers to support the homeless population
- **5.b.** - Work with lead agency (Mecklenburg County) to assist people residing in hotels and identify how to provide meaningful services to them
- **5.c.** - Work with lead agency (Mecklenburg County) to explore financial assistance for hotels and motels
  - Desired Outcome: Leverage community partnerships through collaboration across public and private-sector agencies to serve Charlotte's homeless population, and support the agencies that provide services



## TASK 5: HOMELESSNESS & SUPPORTIVE SERVICES

### RECOMMENDATION

- ✓ **Provide \$3,407,640 for homeless support, to be used as follows:**
  - Partner with Mecklenburg County Continuum of Care, United Way of Central Carolinas, Salvation Army Center of Hope, Socialserve, Roof Above, The Relatives, Supportive Housing Communities and Community Link, to serve
    - Individuals and families experiencing sheltered and unsheltered homelessness, and
    - Individuals and families unstably housed in hotels
- ***Approved by City Council on August 10, 2020***





GENERAL



## TASK 6 - GENERAL

### Sector Task Force Members

- ALL
- **6.a.** - Monitor current and future COVID-19 Housing Stimulus Funding
  - Desired Outcome: Leverage federal funding sources to maximize opportunities to provide support to residents experiencing hardships as a result of COVID-19
- **6.b.** - Educate the full citizenry of what is currently being done at the local level
  - Desired Outcome: More informed residents



## TASK 6 - GENERAL

- ✓ 6.a. Monitor current and future COVID-19 Housing Stimulus Funding (**Ongoing**)
  - ✓ **Round 1: CARES Act Funding Round (April 13, 2020)**
    - *Prior to convening Housing Task Force*
    - \$3.5 M: Mortgage & Rent Relief, Security & Utility Deposit Assistance
    - \$1.7 M: Emergency Solutions (Homelessness)
    - \$416 K: Housing Opportunities for Persons with Aids
  - ✓ **Round 2: CARES Act Coronavirus Relief Funds**
    - *Task Force Recommendation approved by Council June 8, 2020*
      - Up to \$8 M: Mortgage & Rent Relief
      - \$2 M: Supportive Housing (homelessness)
    - *Great Neighborhoods Committee approved additional \$10M on September 16th, for consideration by full Council at future business meeting*



## TASK 6 - GENERAL

- ✓ 6.b. Educate the full citizenry of what is currently being done at the local level (**Ongoing**)
  - ✓ Clerk of Court mailers – 1,800~ pending eviction cases
  - ✓ RampCLT Website
  - ✓ City website, social media channels, newsletters, GOV Channel
  - ✓ Direct mail to CMHP residents (*Round 1*)
  - ✓ Share Program information (*Round 2*)
    - SocialServe and CMHP - list of 5,000+ landlords
    - Greater Charlotte Apartment Association contacts
  - ✓ Ongoing Media Pitches (existing coverage by WSOC, WCNC, Observer)
  - ✓ Partners are also leveraging their media channels

## COVID-19 MORTGAGE & RENT RELIEF

- HOME
- RENTAL PROPERTIES
- DEPOSIT ASSISTANCE
- EVICITION RESOURCE
- CONTACT US



### TOGETHER WE CAN.

Providing rental and mortgage assistance to those impacted by COVID-19 in the City of Charlotte and Mecklenburg County



CRISIS ASSISTANCE MINISTRY




CRISISASSISTANCE.ORG

**Eviction: Know Your Rights | Crisis Assistance Ministry**

**WCNC**  
CHARLOTTE

### City of Charlotte COVID-19 mortgage & rent relief

City of Charlotte is partnering with Charlotte-Mecklenburg Housing Partnership to provide mortgage assistance to homeowners who need help with mortgage payments.